

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

MARK R RYDBERG  
SUSAN K RYDBERG  
Debtor(s)

Case No. 08-18121

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 07/15/2008.
- 2) The plan was confirmed on 10/03/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 10/21/2010, 10/20/2011, 06/05/2013.
- 5) The case was completed on 10/17/2013.
- 6) Number of months from filing to last payment: 63.
- 7) Number of months case was pending: 66.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$40,200.00.
- 10) Amount of unsecured claims discharged without payment: \$40,807.88.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$47,420.00
Less amount refunded to debtor	\$21.00

**NET RECEIPTS:** **\$47,399.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,248.69
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$4,248.69**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CHASE AUTOMOTIVE FINANCE COR	Secured	13,325.00	13,325.00	13,325.00	13,325.00	2,969.04
CHASE AUTOMOTIVE FINANCE COR	Unsecured	NA	3,342.04	3,342.04	606.36	0.00
CHASE BANK USA	Unsecured	7,033.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	6,300.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	2,300.00	NA	NA	0.00	0.00
COMENITY BANK	Unsecured	375.00	372.16	372.16	67.52	0.00
CONDELL ACUTE CARE	Unsecured	54.00	NA	NA	0.00	0.00
CONDELL MEDICAL CENTER	Unsecured	87.00	NA	NA	0.00	0.00
DEVRY INC	Unsecured	2,912.00	NA	NA	0.00	0.00
EAST BAY FUNDING	Unsecured	547.00	534.75	534.75	97.02	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,150.00	1,145.86	1,145.86	207.90	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,010.00	1,008.37	1,008.37	182.95	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	950.00	1,005.42	1,005.42	182.42	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	830.00	895.10	895.10	162.40	0.00
ECMC	Unsecured	1,794.31	1,794.31	1,794.31	325.55	0.00
EMERGENCY PHYSICIAN	Unsecured	494.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Unsecured	350.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT CO	Secured	10,947.00	10,575.00	10,947.00	10,947.00	2,544.08
FORD MOTOR CREDIT CO	Unsecured	NA	0.42	0.42	0.08	0.00
HILLCREST PROPERTY MANAGEME	Secured	NA	NA	NA	0.00	0.00
HSBC MORTGAGE	Secured	11,767.00	1,487.60	1,487.60	1,487.60	0.00
HSBC MORTGAGE	Secured	NA	NA	NA	0.00	0.00
KNIGHT ADJUSTMENT BUREAU	Unsecured	856.00	NA	NA	0.00	0.00
ONE CLICK CASH	Unsecured	790.00	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	844.00	844.09	844.09	153.15	0.00
RESURGENT CAPITAL SERVICES	Unsecured	792.61	1,052.65	1,052.65	190.99	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SALLIE MAE EDUCATIONAL CREDIT	Unsecured	1,656.00	7,342.88	7,342.88	1,332.24	0.00
SALLIE MAE GUARANTEE SERVICES	Unsecured	5,665.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SERVICES	Unsecured	NA	213.55	213.55	38.74	0.00
SPRINGLEAF FINANCIAL SERVICES	Secured	4,000.00	4,000.00	4,000.00	4,000.00	689.16
WACHOVIA BANK	Unsecured	10,812.00	NA	NA	0.00	0.00
WESTBURY VENTURES	Unsecured	295.00	NA	NA	0.00	0.00
WILLOWS CONDOMINIUM ASSOC	Secured	3,642.00	3,641.11	3,641.11	3,641.11	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,487.60	\$1,487.60	\$0.00
Debt Secured by Vehicle	\$24,272.00	\$24,272.00	\$5,513.12
All Other Secured	\$7,641.11	\$7,641.11	\$689.16
<b>TOTAL SECURED:</b>	<b>\$33,400.71</b>	<b>\$33,400.71</b>	<b>\$6,202.28</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$19,551.60</b>	<b>\$3,547.32</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$4,248.69</u>	
Disbursements to Creditors	<u>\$43,150.31</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$47,399.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/09/2014

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.